

# KNOW YOUR PHONE

## Telemarketing and Phone Fraud

### Telemarketing

Many companies call you at home, time and time again, in an effort to try and sell you something. And while most of these calls are legitimate sales calls, they can be an annoyance.

Consumers have the right to be placed on a company's "Do Not Call" list, and therefore not be Galled again. There are laws in place which require these companies to comply with your request, and fines can apply to offending companies.

But requesting to be on a "Do Not Call" list doesn't mean that you won't ever be called again, because there are so many telemarketing firms representing a wide variety of companies. These telemarketing firms buy large lists and your name may be on different lists, due to your shopping patterns, your credit history or your banking experience. There are many ways your name, address and phone number can find its way to one of these lists.

Another way to reduce the number of unwanted calls you receive from national companies is to request to be put on a "Do Not Call" list by writing:

Telephone Preference Service  
Direct Marketing Association,  
P.O. Box 9014  
Farmingdale, NY 11735-9014

Be aware of your rights. If you wish to make a formal complaint about a company that continues to call you, even after you have requested to be on their "Do Not Call" list, you may send your complaint to:

The Federal Communications Commission  
Consumer Information Bureau  
Consumer Complaints  
445 12th Street, SW  
Washington DC 20554

### Phone Fraud

Warning: When someone calls and wants to sell you something over the phone, be careful before you buy anything or give out any information, such as your credit card number, or any personal information.

While there are many honest, legitimate companies selling over the phone, telephone fraud is on the rise. There are those who use the phone to **deceive, cheat or swindle people**. Telemarketers can be very convincing and sound completely legitimate. However, always question anything that sounds *too good to be true* especially things like travel deals, good investments and valuable prizes. Ask for a copy of any offer, in writing, before you agree to anything.

Warning: You should also be aware of anyone who calls asking for you to accept telephone charges.

If someone calls you and says they are a representative from a telephone company or from the FCC, they should never ask you to accept telephone charges. Legitimate representatives of these organizations will never ask you for your name, address, phone number or the name of any friends or relatives you may have living in other countries.

In addition, other personal questions or requests for your credit card numbers should be a warning that the call could be a fraud attempt.

If you think that a call is a fraud attempt, hang up. If the problem persists, you may call your local phone company or law enforcement officials.

**Warning:**      **Keep a careful eye when using a public phone to make toll calls.**

There are people who make a practice out of standing behind you while you are at a pay phone. and watching while you use your calling card. They copy your calling card number, as you punch it in, and when you are finished calling, they step up and use your number, thus charging their toll calls to you.

It is important for you to be aware of people around you when using a public telephone. Use a phone which reads your card using the magnetic strip, or memorize your Personal Identification Number (PIN), and dial this number discreetly. Do not write your PIN on your calling card. Immediately report all lost or stolen calling cards the way you would a credit card.

Your chances of becoming a victim of fraud are much greater around the holidays and at vacation spots.

In Maine, you may call 1-800-452-4699 and a Consumer Specialist will assist you.

You may access our web page at: <http://www.state.me.us/mpuc/mtef.htm>

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